

CLAIMS

1. A secure identification method of buying and selling products or services, the steps of the method comprising

acquiring, digitizing and data compressing text and image information relating to at least one said product or service from at least one remote terminal in communication with a central server computer,

transferring the digitized, data compressed information separately in a first format from each terminal to the central server computer by batch upload,

capturing, at the at least one remote terminal, user identifying graphical information inputted by a plurality of approved users, the graphical information being selected by and personal to a respective approved user and including at least one distinctive feature that the approved user would be required to describe as a means of authenticating user identity and verifying that the user is authorized to complete a transaction;

receiving at the remote terminal a request for information relating to one said product or service,

recalling to the remote terminal the graphical information of the requestor requesting the information and comparing the physical appearance of the graphical information thus recalled to details supplied by the requestor in response to operator questions, the comparison confirming that the requestor is or is not authorized to receive the information requested, and

recalling and transferring the requested data compressed text and image information from the central server computer to the remote terminal for review by the requestor.

2. The method of Claim 1, wherein the at least one remote terminal further includes a local image database, and further including the step of transferring the captured requestor graphical information to the local image database, thereby allowing the identity of the requestor to be verified without the need to communicate with the central server computer.

3. The method of Claim 2, the steps of the method further comprising:
encrypting the graphical information of potential requestors into the local image database, and
providing a decryption key in the database of the central server computer, the decryption key enabling the graphical information of a requestor to be viewed at the local image database.

4. The method of Claim 1, the steps of the method further comprising:
associating a specific terminal with at least one user,
assigning at least one unique identifier to the identifying graphical image of said at least one user, and
storing the unique identifier in the memory of said specific terminal.

5. The method of Claim 4, wherein the step of storing the unique identifier includes storing the unique identifier into the memory of the central server computer.

6. The method of Claim 1, wherein a plurality of remote terminals are interconnected to the central server computer, at least one of the terminals comprising a public telephone equipped with a video display device.

7. The method of Claim 6, the steps of the method further comprising:
initiating a request for information over the telephone network to a remote receiving terminal previously associated with the user.

8. The method of Claim 1, the steps of the method further comprising:
associating a plurality of users into a least a first group of users, the users of said first group being authorized to view only a predetermined portion of said product and service information in said central server computer.

9. The method of Claim 8, wherein the step of associating a plurality of users into said first group includes the users of said first group paying a fee for access to the predetermined portion of said product and service information.

10. The method of Claim 9, wherein the step of associating a plurality of users into said first group further includes the users of said group paying a second fee for viewing the product and service information based on time.

11. The method of Claim 4, wherein the unique identifier is selected from one or more of the group consisting of a banking account number, a Social Security Number, a personal identification number (PIN), or an alphanumeric number.

12. The method of Claim 1, the steps of the method further comprising the step of associating a physical parameter such as a signature or other visually

discernible physical trait of the user, the user identifying graphical information and physical parameter being captured and associated substantially simultaneously.

13. The method of Claim 1, the steps of the method further comprising the step of associating at least one unique identification number to the captured identifying graphical image.

14. A method of secure identification for buying and selling a product or service of a seller, comprising the steps of:

providing a computer system including at least one remote data terminal communicating with a central computer managing a relational database for a transaction between a buyer and a seller,

capturing and storing in the computer system at least one indicia from a requestor, which indicia is selected from the group consisting of a personal or physical trait, a graphical image, a personal identification number, or a particular item of information known only by the requestor, said indicia enabling the requestor to be identified and recognized by the computer as a user authorized to have access to the central computer database for the purpose of completing a transaction,

acquiring, digitizing and data compressing text and picture information from at least one remote data terminal and representative of accessible subject matter,

transferring the digitized, data-compressed text and picture information separately by batch uploading and in a first file format from said remote data terminal to the central computer database, the following steps being performed at the location of the central computer:

determining which remote data terminal is authorized to transmit said subject matter, and storing information related thereto,

storing the text and picture information separately in a second data compressed format,

receiving requests for and locating information relating to the stored text and picture information, and

transmitting the text and picture information to the remote terminal whereat each is decompressed for viewing, and

recalling to the remote terminal the indicia of the requestor, the operator of the computer system comparing the indicia thus recalled with input from the requestor and determining if the requestor is authorized to have access to the data if displayed.